

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KAREN ANNE GREEN  
KENNETH RICHARD ROGULSKI  
Debtor(s)

Case No. 23-20810JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2023.
- 2) The plan was confirmed on 06/08/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/16/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/10/2024.
- 5) The case was dismissed on 01/14/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,168,119.68.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$73,460.12
Less amount refunded to debtor	\$26.09

**NET RECEIPTS:** **\$73,434.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$699.93
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,361.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,061.83**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLTRAN FINANCIAL++	Unsecured	12,628.05	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	5,709.00	NA	NA	0.00	0.00
BRADDOCK BOROUGH (RE)	Secured	NA	257.99	257.99	257.99	13.28
BRADDOCK BOROUGH (RE)	Secured	NA	25.80	25.80	25.80	0.00
BRADDOCK BOROUGH (RE)	Secured	NA	143.33	143.33	143.33	7.37
BRADDOCK BOROUGH (RE)	Secured	NA	14.33	14.33	14.33	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	10,936.01	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	11,256.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	141.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	11,303.00	NA	NA	0.00	0.00
CARVANA LLC	Secured	13,678.00	2,329.97	2,329.97	2,329.97	389.83
CBCS	Unsecured	2,189.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHAPTER HOLDINGS FBO: GLAUCOM	Unsecured	499.35	538.74	538.74	37.55	0.00
CITIBANK**	Unsecured	2,856.59	NA	NA	0.00	0.00
CITIBANK**	Unsecured	6,754.09	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	8,464.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Unsecured	0.00	0.00	0.00	0.00	0.00
CITIZENS BANK NA	Unsecured	8,282.93	9,205.34	9,205.34	641.60	0.00
CITIZENS BANK NA	Unsecured	12,681.13	12,681.13	12,681.13	883.91	0.00
CITIZENS BANK NA	Secured	52,100.00	45,564.44	0.00	13,127.97	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	89.40	89.40	89.40	8.90
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	6.26	6.26	6.26	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	49.66	49.66	49.66	5.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	3.47	3.47	3.47	0.00
CREDIT CONTROL LLC	Unsecured	25,999.51	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	3,725.44	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	13,160.06	13,497.66	13,497.66	940.76	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DISCOVER BANK(*)	Unsecured	13,530.77	6,796.26	6,796.26	473.70	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,250.00	2,516.78	2,516.78	175.42	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	16,359.19	16,259.19	16,259.19	1,133.24	0.00
KOHL'S DEPARTMENT STORE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,646.42	2,064.74	2,064.74	143.91	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,329.00	4,142.82	4,142.82	288.77	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	12,484.47	12,484.47	12,484.47	870.14	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	63.67	63.67	63.67	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1,025.13	1,025.13	60.70	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	984.39	984.39	58.29	0.00
PETERS TOWNSHIP (TRASH)	Secured	NA	70.00	70.00	70.00	3.34
PETERS TOWNSHIP (TRASH)	Secured	NA	0.88	0.88	0.88	0.00
PNC BANK NA	Secured	22,315.00	13,406.24	13,406.25	5,119.44	1,532.99
PRA AG FUNDING LLC	Unsecured	11,605.03	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	12,483.00	12,716.45	12,716.45	886.32	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,401.78	6,366.78	6,366.78	443.76	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,865.73	5,826.73	5,826.73	406.12	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	11,855.78	11,855.78	826.33	0.00
RESURGENT RECEIVABLES LLC	Unsecured	8,464.02	8,464.02	8,464.02	589.93	0.00
REVCO SOLUTIONS	Unsecured	1,340.97	NA	NA	0.00	0.00
SHOP YOUR WAY	Unsecured	3,361.77	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	2,509.16	NA	NA	0.00	0.00
SUSO 4 NORWIN LP	Unsecured	321,221.93	321,221.92	321,221.92	22,388.77	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	3,250.40	NA	NA	0.00	0.00
TRUIST BANK	Secured	16,377.00	6,162.56	6,162.56	6,162.56	262.63
WASHINGTON COUNTY TAX CLAIM I	Secured	NA	542.98	542.98	542.98	30.00
WASHINGTON COUNTY TAX CLAIM I	Secured	NA	54.30	54.30	54.30	0.00
WASHINGTON COUNTY TAX CLAIM I	Secured	NA	5,597.45	5,566.63	5,566.63	229.94
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WOODLAND HILLS SD (BRADDOCK)I	Secured	NA	510.27	510.27	510.27	24.06
WOODLAND HILLS SD (BRADDOCK)I	Secured	NA	113.76	113.76	113.76	0.00
WOODLAND HILLS SD (BRADDOCK)I	Secured	NA	283.48	283.48	283.48	13.36
WOODLAND HILLS SD (BRADDOCK)I	Secured	NA	66.13	66.13	66.13	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$13,406.25	\$18,247.41	\$1,532.99
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,492.53	\$8,492.53	\$652.46
All Other Secured	\$7,798.67	\$7,798.67	\$335.25
<b>TOTAL SECURED:</b>	<b>\$29,697.45</b>	<b>\$34,538.61</b>	<b>\$2,520.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$63.67	\$63.67	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$63.67</b>	<b>\$63.67</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$448,648.33</b>	<b>\$31,249.22</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,061.83</u>	
Disbursements to Creditors	<u>\$68,372.20</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$73,434.03</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.